CLAIMS

What is claimed is:

1. A method for managing a securities transaction in a system having one or more servers, one or more clients, and one or more databases, comprising:

receiving over a network an application for money from an entity, wherein the application for money indicates and is associated with the securities transaction; and

determining to which of a plurality of categories the securities transaction belongs and, based on the determination, presenting at least one standard document associated with that category.

2. The method of claim 1, and further comprising:

before presenting the at least one standard document, modifying the at least one standard document based on the application for money.

3. The method of claim 1, wherein the entity is one or more members selected from the group consisting of an issuer, an issuer financial staff, and a financial advisor.

4. The method of claim 1, wherein the securities transaction is a municipal bond sale.

5. The method of claim 1, wherein the network is the Internet.

6. The method of claim 1, wherein the one or more standard documents includes one or more members selected from the group consisting of an official statement, a bond indenture, a county resolution, a municipal board resolution, an actual form of bond, a legal opinion, and a certificate of the clerk.

7. The method of claim 1, further comprising communicating the at least one standard documents to the client.

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8. The method of claim 1, further comprising communicating for display to the client a representation of one or more of the one or more standard documents on a web page associated with the system.

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9. The method of claim 1, further comprising communicating for display to the client a link to a representation of one or more of the one or more standard documents on a web page associated with the system.

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10. The method of claim 1, further comprising obtaining, receiving, or communicating a tax-free guarantee associated with the securities transaction.

11. The method of claim 1, further comprising receiving a request to sample one or more pricing dates associated with the securities transaction.

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12. A method for conducting a bond sale transaction, comprising:
receiving an application to issue for sale a set of one or more bonds; and
issuing for sale the set of bonds, including preparing for the bond sale without communicating with a counsel.

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13. The method of claim 12, wherein the counsel is a bond counsel.

14. The method of claim 12, wherein the bonds are municipal bonds.

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15. The method of claim 12, wherein the step of preparing for the bond sale includes preparing a tax opinion.

16. A method for conducting a bond sale transaction, comprising:
receiving an application to issue for sale a set of one or more bonds; and
issuing for sale the set of bonds, wherein the method includes preparing for the bond sale and selling the set of bonds without communicating with one or more of the members selected from the group consisting of a financial advisor, a bond

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counsel, a disclosure counsel, a tax counsel, an underwriters counsel, an internal counsel, a finance staff, and a bank trustee.

17. A method for managing a bond sale in a system having a network, one or more servers, one or more clients, and one or more databases, comprising:

receiving an indication of interest in a bond sale; and

processing the indication of interest by a pricing engine to determine a price for a bond associated with the bond sale.

18. The method of claim 17, wherein the pricing engine is automated or computerized.

19. The method of claim 17, wherein the bond is a municipal bond.

20. The method of claim 17, wherein the pricing engine determines the price based on at least one member selected from the group consisting of a bond volume factor, an income tax factor, a relationship factor, a perception of value factor, and a stock market factor.

21. A method for managing a bond transaction in a system having one or more servers, one or more clients, and one or more databases, comprising:

communicating over a network for display to at least one of the one or more clients at least one member selected from the group consisting of one or more initial bond offering documents, data related to historical bond pricing, data related to pricing of similar past bond offerings, data related to one or more news articles associated with the bond transaction, one or more links associated with a newspaper having one or more articles related to the bond transaction, and one or more links to a news article associated with the bond transaction.

22. The method of claim 21, wherein the bond transaction is a bond offering or sale.

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23. A method for managing a sale of securities in a system having one or more servers, one or more clients, and one or more databases, comprising:

accepting one or more orders for one or more of the securities from one or more individual investors before accepting one or more orders for one or more of the securities from one or more institutional investors.

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24. The method of claim 23, wherein the accepting of the one or more orders for the one or more securities from the one or more individual investors occurs at least one day before the accepting of the one or more orders for the one or more securities from the one or more institutional investors.

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25. The method of claim 23, wherein the securities are bonds.

26. A computer program product for use in managing a securities transaction in a system including one or more servers, one or more clients, and one or more databases, said computer program product comprising a computer readable medium including:

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computer readable program code embodied in said medium configured to cause the computer to receive over a network an application for money from an entity, wherein the application for money is associated with the securities transaction;

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computer readable program code for causing a computer to effect reviewing the application for money; and

computer readable program code for causing said computer to determine to which of a plurality of categories the securities transaction belongs and, based on the determination, to present at least one standard document associated with that category.

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27. An article of manufacture comprising:

a computer readable medium including computer readable program code embodied therein for causing managing a securities transaction in a system

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including one or more servers, one or more clients, and one or more databases, the computer readable program code in said article of manufacture comprising:

computer readable program code for causing a computer to effect receiving over a network an application for money from an entity, wherein the application for money is associated with the securities transaction;

computer readable program code for causing the computer to effect reviewing the application for money; and

computer readable program code for causing said computer to determine to which of a plurality of categories the securities transaction belongs and, based on the determination, to present at least one standard document associated with that category.

28. A computer program product for use in conducting a bond sale transaction, said computer program product comprising:

a computer readable medium including computer readable program code embodied in said medium for causing receiving an application to issue for sale a set of one or more bonds; and

computer readable program code for causing a computer to effect issuing for sale the set of bonds, wherein the method includes preparing for the bond sale without communicating with a counsel.

29. An article of manufacture comprising:

a computer readable medium including computer readable program code embodied therein for causing conducting a bond sale transaction, the computer readable program code in said article of manufacture comprising:

computer readable program code for causing a computer to effect receiving an application to issue for sale a set of one or more bonds; and

computer readable program code for causing the computer to effect issuing for sale the set of bonds, wherein the method includes preparing for the bond sale without communicating with a counsel.

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30. A computer program product for use in conducting a bond sale transaction, said computer program product comprising:

a computer readable medium including computer readable program code embodied in said medium for causing receiving an application to issue for sale a set

5   of one or more bonds; and

computer readable program code for causing a computer to effect issuing for sale the set of bonds, wherein the method includes preparing for the bond sale without communicating with one or more of the members selected from the group consisting of a financial advisor, a bond counsel, a disclosure counsel, a tax

10   counsel, an underwriters counsel, an internal counsel, a finance staff, and a bank trustee.

31. An article of manufacture comprising:

a computer readable medium including computer readable program code embodied therein for causing conducting a bond sale transaction, the computer

15   readable program code in said article of manufacture comprising:

computer readable program code for causing a computer to effect receiving an application to issue for sale a set of one or more bonds; and

computer readable program code for causing the computer to effect issuing

20   for sale the set of bonds, wherein the method includes preparing for the bond sale without communicating with one or more of the members selected from the group consisting of a financial advisor, a bond counsel, a disclosure counsel, a tax counsel, an underwriters counsel, an internal counsel, a finance staff, and bank trustee.

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32. A computer program product for use in managing a bond transaction in a system having one or more servers, one or more clients, and one or more databases, said computer program product comprising:

a computer readable medium including computer readable program code

30   embodied in said medium for causing communicating over a network for display to at least one of the one or more clients at least one member selected from the group consisting of one or more initial bond offering documents, data related to historical

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bond pricing, data related to pricing of similar past bond offerings, data related to one or more news articles associated with the bond transaction, one or more links associated with a newspaper having one or more articles related to the bond transaction, and one or more links to a news article associated with the bond

5   transaction.

33. An article of manufacture comprising:

a computer readable medium including computer readable program code embodied therein for causing managing a bond transaction in a system having one

10   or more servers, one or more clients, and one or more databases, the computer readable program code in said article of manufacture comprising:

computer readable program code for causing a computer to effect communicating over a network for display to at least one of the one or more clients at least one member selected from the group consisting of one or more initial bond

15   offering documents, data related to historical bond pricing, data related to pricing of similar past bond offerings, data related to one or more news articles associated with the bond transaction, one or more links associated with a newspaper having one or more articles related to the bond transaction, and one or more links to a news article associated with the bond transaction.

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34. A computer program product for use in managing a sale of securities in a system having one or more servers, one or more clients, and one or more databases, said computer program product comprising:

a computer readable medium including computer readable program code

25   embodied in said medium for causing accepting one or more orders for one or more of the securities from one or more individual investors before accepting one or more orders for one or more of the securities from one or more institutional investors.

30   35. An article of manufacture comprising:

a computer readable medium including computer readable program code embodied therein for causing managing a sale of securities in a system having one

or more servers, one or more clients, and one or more databases, the computer readable program code in said article of manufacture comprising:

computer readable program code for causing a computer to effect accepting one or more orders for one or more of the securities from one or more individual investors before accepting one or more orders for one or more of the securities from one or more institutional investors.

36. The method of claim 1, further comprising creating or presenting an on-line secondary market for sale of the securities.

37. The method of claim 23, wherein the accepting of the one or more orders for the one or more securities from the one or more individual investors occurs at least two hours before the accepting of the one or more orders for the one or more securities from the one or more institutional investors.

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